



# DUAL COVERAGE:

## COORDINATE YOUR BENEFITS

*Covered by more than one dental plan? Learn how combined benefits can help you save.*

Dual coverage doesn't mean that your benefits are doubled, but you will likely enjoy lower costs for covered treatments. Your two dental plans will be coordinated to boost the value of your benefits.

There are two main types of dual coverage:

- **Standard dual coverage:** The primary carrier pays the coinsurance percentage of the treatment covered by its plan. The secondary carrier covers the remaining amount, up to its coinsurance amount. You are responsible for any remaining balance.<sup>1</sup>
- **Non-duplication of benefits rule:** If the primary carrier pays less than the secondary carrier's coinsurance, the secondary carrier will pay the difference between what the primary carrier paid and what the secondary carrier would have paid if it were primary. If the primary carrier pays the same or more than the secondary carrier's coinsurance, the secondary carrier will not pay any benefits. You are responsible for any remaining balance.<sup>1</sup>

See how your treatment costs might vary, depending on your plan:

EXAMPLE 1: Both carriers provide 80% coverage.				
Plan Type	Primary Carrier Coverage and Payment	Secondary Carrier		Your Coinsurance
		Coverage	Payment	
No dual coverage	80%	N/A	N/A	20%
Standard dual coverage	80%	80%	20%	None
Dual coverage with non-duplication of benefits	80%	80%	0%	20%

<sup>1</sup> You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

**EXAMPLE 2:** The primary carrier provides 50% coverage; the secondary carrier covers at 80%.

Plan Type	Primary Carrier Coverage and Payment	Secondary Carrier		Your Coinsurance
		Coverage	Payment	
No dual coverage	50%	N/A	N/A	50%
Standard dual coverage	50%	80%	50%	None
Dual coverage with non-duplication of benefits	50%	80%	30%	20%

## USING DUAL COVERAGE

When you visit the dentist for covered services, let your dental office know that you have coverage under two dental carriers. We'll coordinate with your other carrier to share the cost of your treatment.

## DETERMINING THE PRIMARY CARRIER

Not sure who your primary carrier is? The chart below summarizes common primary carrier rules.<sup>2</sup>

Situation	Primary Carrier
You are actively working at two jobs with dental coverage	The carrier that has covered you longer
You have coverage under two jobs — one where you're actively employed and one where you've retired or have been laid off	Your active employer's carrier
You have dental coverage through both your and your spouse's employers	Your employer's carrier
A dependent child is covered under two parents' plans; parents are married, living together or divorced with joint custody	The carrier that covers the parent whose birthday falls earlier in the year (month and day). <sup>2,3</sup> If parents have the same birthday, the carrier that has covered either one longer is primary.
A dependent child is covered under two parents' plans; parents are divorced, separated or are not living together	The parent with legal custody usually provides primary coverage. <sup>3</sup> When dependent children are covered through remarriage/ domestic partnership, coverage is determined in this order: <ul style="list-style-type: none"> <li>• Primary coverage: custodial parent</li> <li>• Secondary coverage: custodial parent's spouse<sup>4</sup></li> <li>• Third: non-custodial parent</li> <li>• Fourth: non-custodial parent's spouse<sup>4</sup></li> </ul>
A court decree does not identify which parent is primary for a dependent child	Coverage is usually determined in this order: <sup>3</sup> <ul style="list-style-type: none"> <li>• Primary coverage: custodial parent</li> <li>• Secondary coverage: custodial parent's spouse<sup>4</sup></li> <li>• Third: non-custodial parent</li> <li>• Fourth: non-custodial parent's spouse<sup>4</sup></li> </ul>

<sup>2</sup> Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

<sup>3</sup> If a court decree establishes a different order of benefits for a dependent child's coverage, those procedures apply instead.

<sup>4</sup> In some states, coverage extends to a domestic or legal partner. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

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Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering more than 27 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to almost 63 million people in the U.S.